

Imaged Certificate of Notice Page 1 of 3
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

9/16/19 12:13 pm
 CLERK
 U.S. BANKRUPTCY
 COURT - WDPA

IN RE:

JOHN J. SKARO
 KAREN A. SKARO
 Debtor(s)

Ronda J. Winnecour
 Movant

vs.
 No Repondents.

Case No.:13-25225 TPA

Chapter 13

Document No.: 356

ORDER OF COURT

AND NOW, this 16th day of September, 2019, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT


 U.S. BANKRUPTCY JUDGE jlm

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United States Bankruptcy Court
Western District of PennsylvaniaIn re:
John J. Skaro
Karen A. Skaro
DebtorsCase No. 13-25225-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dkam
Form ID: pdf900Page 1 of 2
Total Noticed: 35

Date Rcvd: Sep 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 18, 2019.

db/jdb +John J. Skaro, Karen A. Skaro, 5052 West Kristina Loop, Lecanto, FL 34461-8588
 cr +Brian W. Jones, PMB 185, 4960 Wm Flynn Highway, Ste 6, Allison Park, PA 15101-2354
 r +Francis J. Santorello, Santorello Real Estate, 7883 Saltsburg Road,
 Pittsburgh, PA 15239-7703
 13766964 +ARP Associates, LLC, 3175 Beechwood Drive, Allison Park, PA 15101-1159
 13766963 +American Express, PO Box 981537, El Paso, TX 79998-1537
 13844261 American Express Bank, FSB, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 13766965 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, PO Box 15019, Wilmington, DE 19886)
 13766967 +Brian W. Jones, Executive Judgment Acquisition, 4960 William Flynn Highway,
 Suite 6, #185, Allison Park, PA 15101-2354
 13766970 CIT Technology Financing Service, Inc., PO Box 550559, Jacksonville, FL 32255
 13766969 +Chase Bank, 800 Brooksedge Blvd., Westerville, OH 43081-2822
 13766971 +DSNB/Macy's, PO Box 8218, Mason, OH 45040-8218
 13766973 +Eric D. Rosenberg, Esquire, Metz Lewis Bordman Must O'Kee, 535 Smithfield St., Suite 800,
 Pittsburgh, PA 15222-2305
 13772458 +Fidelity Bank, PO Box 11136, Pittsburgh, PA 15237-0436
 13766974 +Ford Motor Credit, PO Box 790119, Saint Louis, MO 63179-0119
 13772459 +Ires II, 133 Jefferson Road, Pittsburgh, PA 15235-3718
 13766975 +JPMorgan Chase Bank, Bankruptcy Dept., 3415 Vision Drive, Columbus, OH 43219-6009
 13766976 +KIA Motor Finance, PO Box 20815, Fountain Valley, CA 92728-0815
 13789304 +Kia Motors Finance, PO Box 20825, Fountain Valley, CA 92728-0825
 13772460 +McGrath & Associates, Three Gateway Center, 401 Liberty Avenue, Suite 1375,
 Pittsburgh, PA 15222-1004
 13772461 +Melissa Pirillo, Esquire, Baker Sanders LLC, 100 Garden City Plaza, Suite 500,
 Garden City, NY 11530-3207
 13772462 +Michael M. Simon, 4344 Overhill Street, Bethel Park, PA 15102-1922
 13766979 ++PNC BANK, 500 FIRST AVE P7-PFSC-02-F, PITTSBURGH PA 15219-3129
 (address filed with court: PNC Bank, 500 First Avenue, Pittsburgh, PA 15219)
 13778376 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982
 13766978 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
 13772463 +Pride Acquisitions, c/o Baker Sanders LLC, 100 Garden City Plaza, Ste. 500,
 Garden City, NY 11530-3207
 13766981 ++REMIT CORPORATION, P O BOX 7, BLOOMSBURG PA 17815-0007
 (address filed with court: Remit Corporation, 36 West Main Street, P.O. Box 7,
 Bloomsburg, PA 17815)
 13766980 +Raymond M. Suarez, Esquire, Law Office of Yvonne Brown Wright PA,
 11555 Heron Bay Blvd., Ste. 200, Pompano Beach, FL 33076-3362
 13766982 +TCM Financial Services, PO Box 911138, Los Angeles, CA 90091-1138

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13766966 +E-mail/Text: bknotices@bankofthewest.com Sep 17 2019 03:53:23 Bank of the West,
 2527 Camino Ramon, San Ramon, CA 94583-4213
 13766968 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 17 2019 03:58:53 Capital One,
 PO Box 71083, Charlotte, NC 28272-1083
 13766972 +E-mail/Text: Bankruptcynotices2@kasslaw.com Sep 17 2019 03:52:19
 Edward B. Pritchard, Esquire, Kass Shuler, P.A., PO Box 800, 1505 N. Florida Avenue,
 Tampa, FL 33602-2654
 13772457 E-mail/Text: cio.bncmail@irs.gov Sep 17 2019 03:52:25 Department of the Treasury,
 Financial Management Service, PO Box 1686, Birmingham, AL 35201
 13766977 +E-mail/Text: bankruptcydpt@mcmcg.com Sep 17 2019 03:53:05 Midland Funding,
 8875 Aero Dr. Ste. 200, San Diego, CA 92123-2255
 13772456 +E-mail/Text: bankruptcynotices@sba.gov Sep 17 2019 03:52:18 Small Business Administration,
 409 3rd Street SW, Washington, DC 20416-0005
 13806292 +E-mail/Text: carine@tbfgroup.com Sep 17 2019 03:52:28 TBF Financial, LLC,
 740 Waukegan Rd., Suite 404, Deerfield, IL 60015-5505

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BAYVIEW LOAN SERVICING, LLC
 cr JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
 cr PNC Bank, National Association, Successor by Merge

TOTALS: 3, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-2

User: dkam
Form ID: pdf900

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 18, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 16, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
andygornall@latouflawfirm.com
Andrew F Gornall on behalf of Creditor BAYVIEW LOAN SERVICING, LLC
andygornall@latouflawfirm.com
Brett A. Solomon on behalf of Creditor PNC Bank, National Association, Successor by Merger to
National City Bank bsolomon@tuckerlaw.com,
agilbert@tuckerlaw.com;cabbott@tuckerlaw.com;dparanay@tuckerlaw.com
Brian C. Thompson on behalf of Plaintiff John J. Skaro bthompson@ThompsonAttorney.com,
blemon@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@t
hompsonattorney.com;bwamsley@thompsonattorney.com
Brian C. Thompson on behalf of Debtor John J. Skaro bthompson@ThompsonAttorney.com,
blemon@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@t
hompsonattorney.com;bwamsley@thompsonattorney.com
Brian C. Thompson on behalf of Joint Debtor Karen A. Skaro bthompson@ThompsonAttorney.com,
blemon@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@t
hompsonattorney.com;bwamsley@thompsonattorney.com
Brian C. Thompson on behalf of Plaintiff Karen A. Skaro bthompson@ThompsonAttorney.com,
blemon@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@t
hompsonattorney.com;bwamsley@thompsonattorney.com
Christopher L. Borsani on behalf of Creditor PNC Bank, National Association, Successor by
Merger to National City Bank cborsani@tuckerlaw.com, clborsani82@gmail.com
Donna M. Donaher on behalf of Creditor PNC Bank, National Association, Successor by Merger to
National City Bank donaherd@fnb-corp.com
James Warmbrodt on behalf of Creditor BAYVIEW LOAN SERVICING, LLC bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor BAYVIEW LOAN SERVICING, LLC bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Stanley A. Kirshenbaum on behalf of Defendant Brian W. Jones SAK@SAKLAW.COM

TOTAL: 14